

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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|                       |                                 |   |                 |                    |
|-----------------------|---------------------------------|---|-----------------|--------------------|
| In re Application of: | Jay S. Walker et al.            | ) | Customer No.:   | 22927              |
|                       |                                 | ) |                 |                    |
| For:                  | METHOD AND APPARATUS FOR        | ) | Examiner:       | J. Romain          |
|                       | PROVIDING AND PROCESSING        | ) |                 | (Anticipated)      |
|                       | INSTALLMENT PLANS AT A TERMINAL | ) |                 |                    |
|                       |                                 | ) |                 |                    |
| Serial No.:           | Not Yet Assigned                | ) | Group Art Unit: | 2765 (Anticipated) |
|                       |                                 | ) |                 |                    |
| Filing Date:          | September 8, 2000               | ) | Docket No.:     | 97-059-1X          |

Assistant Commissioner for Patents  
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Washington, D.C. 20231

**INFORMATION DISCLOSURE STATEMENT**

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

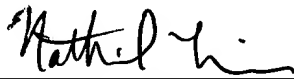
The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 C.F.R. §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider these items and to independently ascertain their teaching.

1. [X] No fee is believed to be due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
- [X] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
  - [ ] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491.
  - [ ] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office Action on the merits.
  - [ ] Concurrently with a Request for Continued Examination (RCE) under 37 C.F.R. § 1.114.
2. [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 50-0271. A copy of this authorization is attached.

Respectfully submitted,

September 8, 2000  
Date

  
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